Attorney Docket No.: G06.005

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: HUANG et al.

Serial No.: not yet assigned

Filing Date: herewith

For: METHOD AND APPARATUS FOR

DETERMINING A CUSTOMER'S LIKELIHOOD OF PAYING OFF A

FINANCIAL ACCOUNT

Examiner: not yet assigned

Group Art Unit: not yet assigned

Attorney Docket No.: G06.005

10/03/02

Commissioner for Patents Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

Attorney Docket No.: G06.005

No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed concurrently with the above-identified application.

Respectfully submitted,

December 31, 2001 Date

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			Cite	Cite Foreign Patent Document Kind Code ⁵	Cite Foreign Patent Document Kind Code ⁵ Name of Patentee or Applicant of	Cite Office Number 1	Cite No. Office Number (if known) Foreign Patent Document Name of Patentee or Applicant of Cited Document Name of Patentee or Applicant or		

Examiner	Date	
Signature	 Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.